

## Flood Information for Winchester Residents

Did you know that flooding is the most common and costly natural disaster that happens in New Hampshire? This portion of our website contains important information for residents about flooding in Winchester and recommended ways to reduce flood risk. For questions, please contact:

- Karey Miner-Town Administrator  
603-239-4951 x1 or [kminer@winchester.nh.gov](mailto:kminer@winchester.nh.gov)

### Know Your Risk

Flooding can happen anywhere it rains but some areas have a higher risk from flooding than others. The Winchester participates in the [National Flood Insurance Program](#) (NFIP) which maps flood risks in our community. Using FEMA's [Map Service Center](#) or UNH's [GranitView](#) map viewer, you can type in your address to find flood zones in your area. Zones that begin with the letter A are higher risk flood zones. If your property is located in one of these zones, then special requirements may apply if you are planning to make changes on your property – See *Build Responsibly* section below.

### Insure Your Property

No home is completely safe from potential flooding. Unfortunately, most homeowners insurance policies do not cover floods. Flood insurance can be the difference between recovering and being financially devastated: just one inch of water in a home can cause more than \$25,000 in damage. You do not have to be in a higher risk flood zone to buy flood insurance. In fact, almost 25% of flood insurance claims are outside of higher risk flood zones.

If you are considering buying flood insurance, remember that:

- Contents and building (structure) coverage for flood insurance are purchased separately. Know [what is covered](#) under each – usually it's a good idea to have both.
- In most cases flood insurance policies have a 30-day waiting period from the date of purchase before the policy goes into effect although there are [exceptions](#).

Learn more about flood insurance at [www.floodsmart.gov](http://www.floodsmart.gov) or contact your insurance agent today.

### Build Responsibly

The Town of Winchester has adopted a *Floodplain Management Ordinance* that helps to protect lives and property in our community from future floods. To comply with this ordinance you will need to obtain a floodplain development permit from the Town of Winchester before you perform development activities in a higher risk flood zone including, but not limited to:

- New construction of buildings or placement of a manufactured home
- [Substantial improvements](#) /renovations to existing buildings or manufactured homes
- Placement of fill

- Excavation, grading, paving, or dredging
- Storage of equipment or materials
- Relocating a water course
- New or updated septic systems
- Placement of docks, piers, boat ramps

Once you receive your permit, you will need to comply with building requirements. For example, if applicable, development will need to:

- be reasonably safe from flooding;
- be designed and constructed with methods and practices that minimize flood damage;
- be designed and adequately anchored to prevent flotation, collapse, or lateral movement;
- be constructed with flood damage-resistant materials;
- be constructed with electrical/utility systems designed or located to prevent flood damage to components.

New construction and [“Substantially Improved”](#) or [“Substantially Damaged”](#) residential buildings will also need to have the lowest floor of the building elevated to or above the flood elevation that applies.

Other requirements may also apply depending on the type of development. Contact Margaret Sharra at 603-239-4951 x6 or [msharra@winchester.nh.gov](mailto:msharra@winchester.nh.gov) to learn more, including how to obtain a permit.

## **Protect Yourself and Your Family**

The simple steps below are things that you can do right now to keep you and your family safe during a future flood.

- Sign up to get text, email, or phone emergency alerts for your area through the NH Department of Safety *NH Alerts* system at [www.readyNH.gov](http://www.readyNH.gov).
- Bookmark the [National Weather Service’s Gray –Portland, ME webpage](#) for the latest flood forecast information. You can also get [real-time flood stage information and flood height predictions](#) for rivers and streams with flood gauges.
- Sit down with your family and decide what you’ll do when a flood or other emergency happens. [Download a plan and fill it out](#) and while you’re at it, make sure you have an emergency kit ready to go in case you need to evacuate in a hurry. Learn about what to include at [ReadyNH.gov](http://ReadyNH.gov).

Learn more about keeping safe during a flood at [ReadyNH.gov](http://ReadyNH.gov).

## **Protect Your Property**

There are relatively simple, low-cost things you can do as a homeowner to protect your home from flooding including:

- improving grading around buildings

- elevating utilities and service equipment
- installing sewer backflow valves for pipes entering the building

Get more information about these and other steps you can take in FEMA's [Protect Your Home from Flooding](#) guide.

Elevating a building above the flood elevation for the area is one of the best ways to protect your property from flooding. Your building will have much less damage from future floods and the cost of flood insurance will also be much lower. Learn more in [The Costs and Benefits of Building Higher](#) brochure and FEMA's [Protecting Your Home and Property from Flood Damage](#) guide.

## **Elevation Certificates**

[Elevation Certificates](#) are forms that contain elevation information for a specific building. These completed forms are used for different purposes including:

- to verify compliance with the Winchester's floodplain management ordinance
- to determine flood insurance rates
- as part of an application for a [Letter of Map Amendment \(LOMA\)](#)

The Town of Winchester has Elevation Certificates on file.

To obtain a copy of available Elevation Certificates, please contact Margaret Sharra at 603-239-4951 x6 or [msharra@winchester.nh.gov](mailto:msharra@winchester.nh.gov).

## **Important Links**

- [NH State Floodplain Management Program website](#)
- [ReadyNH.gov](#)
- [FloodSmart.gov](#)
- [FEMA Flood Map Service Center](#)